

RUSSIA.

There is a report of a conspiracy against the imperial government of St. Petersburg, mentioned in the second edition of the Cologne Gazette, which, if true, is very important. It is as follows:—"Rumors are in circulation of a newly discovered conspiracy among the nobility at St. Petersburg, and of the arrest of several considerable persons standing very near the throne. The discovery, it is said, was made by officers of the body guard of the Emperor, whom the conspirators endeavored to bring over to their party, but who revealed the whole matter to the Emperor. Further details are not known. The St. Petersburg journals make no allusion whatever to the affair. But it is not to be expected, that in Russia such events should be publicly announced till three or four months after their occurrence."

ITALY.

The Tuscan Monitor states, that the Dowager Duchess Maria Louisa drove out of Florence in a court carriage by the estate of St. Frediano. When a mile out of the town, some drunken Austrian soldiers, with drawn bayonets, forced them to descend from the carriage, which the ladies did, and sought refuge in a house. After tearing the cushions of the carriage to pieces, the soldiers attacked the house, endeavoring to force an entrance; but, before they could succeed, some neighbors came and drove them off, declaring that it was "time to rid the country of such low ruffians." Some of them were arrested, and order was restored by the arrival of a detachment of cavalry.

ENGLAND.

We regret to announce the decease of the Dowager Countess of Mornington, which took place at her residence in Grosvenor square, at a late hour on Thursday evening. The deceased lady had reached the venerable age of 91. She was the eldest daughter of Admiral the Hon. John Forbes, and married, on the 17th May, 1784, William Lord Maryborough, second son of Garrett, 1st Earl of Mornington, and brother to the late Marquis of Wellesley and the Duke of Wellington.

DEATH OF ONE OF NELSON'S LIEUTENANTS.—Vice-Admiral James Noble died on the 24th inst., after having been in the service no less than 64 years. Of this time he served afloat only 13 years, but it was during the most active period of his war. The veteran officer was one of Nelson's lieutenants, and was desperately wounded when serving with him. He was the "Noble" spoken of by Nelson when in his despatches he refers to those fine fellows, Hardy, Gage, and Noble." Deceased was on the "reserved half-pay list."

The Government of Hong Kong have passed an ordinance for the regulation of trial by jury in that Colony. The ordinance copies the English model with two exceptions—one, the adoption of a jury of six instead of twelve; the other, the substitution of a rule of verdict by the majority, instead of one by a unanimous jury.

The pulpit of the Wesleyan Chapel at Oxford, was lately occupied by a gentleman named Fletcher, of the great age of 105. His discourse was listened to with great interest by a numerous congregation.

Keturah Levy, aged 44, a respectable and intelligent Jewess, wife of Mr. Abraham Levy, who is now an interpreter at Amiochi, was publicly baptized a short time since, in the Wesleyan Chapel, Stafford-street, Sunderland, when she was presented with a handsome copy of the Bible.

IMPROVEMENT OF THE MASSES.—A correspondent of the Gardener's Chronicle had lately some conversation with a cottager who gave him a list of articles used by the peasantry forty years since. As many now living are not aware of the great difference in cost that has taken place since then, we subjoin the list:—

Table with 4 columns: Item, 1810, 1851, and another column. Items include Hat, Gown, Shirt, Calico print, Brown holland lining, Packing cloth, etc.

ARTICLES OF FOOD.

Table with 4 columns: Item, 1810, 1851, and another column. Items include A gallon of flour, A bushel of flour, Salt, Bacon, Tea, Brown sugar, Butter, Soap, Starch, etc.

UNITED STATES.

UNITED STATES BLOCK FACTORY.—Among the numerous and important establishments in the Navy Yard in Charleston, there is one for the express purpose of manufacturing blocks for the Navy. The work is done by means of machines, very ingeniously contrived and of great simplicity and power. These machines are similar to those in the royal block factory at the Portsmouth Navy Yard, in England, but with American improvements, grafted upon them to such an extent as to render them altogether superior to those of the British Government. They have now been employed at the Charleston Navy Yard for some seven or eight years past; and with great advantage to the United States. Formerly—before, under the advice and direction of the officers at this station, these works were put up; it cost \$10,000 to make by hand the blocks required for a 74 gun ship. Now they can be manufactured at Charleston for 1/40th that sum; and so in proportion for sloops-of-war, frigates, and 100 gun ships. Nor can such blocks be turned out more expeditiously, at a cheaper rate, or more completely finished at any other place, in this or any other country, on account of the admirable adaptation of the machinery to the object, and the skill, tact, and experience of the men, and the system, with which the whole business is carried on and superintended. This manufactory attracts the attention of all visitors, particularly the officers of the French and English Navies.

THE LARGEST ROPE-MAKING ESTABLISHMENT IN THE WORLD.—In Charleston, in this State, is the largest Rope Manufactory in the world. It belongs to the National Government, and is situated in the Navy Yard, not far from Chelsea Bridge. Here is made all the rigging for the ships of the United States. The work is done by the invention of machinery, invented expressly for the purpose. The building, including the machines, cost about \$350,000; and since being erected and put in operation, the establishment has paid for itself once if not twice over, out of the gains to the government, produced under the admirable system of the officers on this station, over the old mode of carrying on the manufacture. The cordage is of the very best description and coarser and sea-going vessels are chartered every year at this port, to take the cordage and Government stores to the naval vessels of the United States, in the harbors along our shores, and in all parts of the world. Until recently it was the only public work of the kind in the Union. Now there is another similar to it, built within two or three years, at Memphis.—Transcript.

SEVEN HUNDRED CANNON IN ONE DEPOT IN BOSTON HARBOR.—For the defence of this port, and the supply of the United States Steamers and other vessels stationed here, or built, or to be built in this quarter of the country, we are told, that there are deposited at the Navy Yard in Charleston, not less than seven hundred cannon. They are of the most approved model and description known to military men, have each been thoroughly tested and proved by the artillery officers and engineers of the general government. Quite a number of them were cast at this foundry at South Boston. Some of them cost \$1400 each, if not more. Were their average price, unmounted, not more than \$300 each, the expense of the whole would exceed \$200,000.

The whole number of foreign immigrants which arrived at New York during the ten months—from January 1 to Oct. 31—was 251,920. There arrived during the month of October 21,337, of whom 11,000 were Irish, 6,800 German, and 2,900 English.

They were received into the City Prison at New York, during the month of October, 1854 prisoners of whom 1,347 were foreigners, and 200 only natives of the United States.

A MELANCHOLY SIGHT.—Dr. Reid, a traveller through the highlands of Peru, is said to have found lately, in the desert of Alacama, the dried remains of an assemblage of human beings, five or six hundred in number, men, women and children, seated in a semi-circle as when alive, staring into the burning waste before them. They had not been buried; life had not departed before they sat around; but hope was gone; the Spanish invader was at hand, and no escape being left, they had come hither to die. They still sat immovable in that dreary desert; dried like mummies by the effect of the hot air, they still kept their position, sitting up as in solemn council, while over that dread Areopagus silence broods everlastingly.—Nat. Intell.

UNITED STATES.

The Cherokee's advices fully confirm the worst reports brought by the Illinois relative to the Pacific whaling fleet.

A Maine paper, says that rum capitalists of Boston have raised the sum of \$100,000, with which to operate on Maine legislatures next winter, to effect the repeal of the Liquor Law, and have pledged \$400,000 more, to be used if necessary.

The Boston Atlas of the 5th, contains a telegraphic despatch from New York, dated on the previous evening, announcing that a terrible riot had occurred in the course of the afternoon in the 19th Ward of that city, by which the Election had been completely overturned.

The subscription making in New York for presentation of a sum of money to Kossuth, will, it is said, amount to \$100,000. Of which sum, Genin, the celebrated Hatter, by whom the first ticket for Jenny Lind's concert was bought, plunking \$1,000.

The troops destined to reinforce the U. S. forces on the Rio Grande, had left New Orleans.

It was reported that the Austrian Minister had given notice to the Cabinet at Washington, that in the event of an official reception being given to Kossuth, he should demand his passports.

Jerome, the heroic sailor who saved so many lives during a dreadful shipwreck on the Atlantic, two or three years ago, was killed recently in Central America, during an affray between the natives and South Americans.

The receipts of cotton at New Orleans on the 21st ult., were the largest of any day this season, amounting to 13,333 bales.

BRABMIN CATTLE.—A pair of beautiful natural curiosities, consisting of a Brahmin Steer and Heifer, recently brought to this country from the East Indies, at a cost of near \$4000, are in Cincinnati. These singular animals have each on the withers, a large boneless lump—that on the male greatly exceeding that of the female in size. Their ears are very long, those of the female being thirteen inches in length. The horns are straight, and only about six inches in length. The colour of the Steer is pure glossy white, with blue spots in the skin; his height, to the top of the hump, is fifteen hands and one and a half inches. The Heifer is considerably smaller, and of a handsome brown colour. It is said that the Brahmin people have for ages past, worshipped this particular species of cattle, and to this day, reverence them as gods. These two are the only ones in America, and are fully well worth a visit, especially from those who love to contemplate and study the works of nature.—Cincinnati Gazette.

The new steamship chartered to run between Galway and New York, is named Blenville, and is now receiving her engines at Morgan's works. She is expected to be in readiness by the 1st of December.—Boston Courier.

CALIFORNIA.

The news from the southern mines is very encouraging, as indeed it is from all quarters. A rich quartz mine has been discovered in Broadway, San Francisco.

In the neighbourhood of Mount Diablo, a Mr. Holden has discovered a most extensive silver mine, which promises 50 cents per pound silver, and 15 cents per pound gold, with other associated metals. A correspondent says, if the mine proved as rich as anticipated, it will be worth all the gold mines of the southern district.

The San Francisco markets are more animated and a better feeling is manifested, owing to the continued cheering news from the mines.

From Oregon we have reports of Indian outrages upon immigrants. Several trains were attacked and many persons murdered. Mr. Hudson Clark, of Illinois, was attacked by thirty Indians near Rann River. His mother and brother were murdered, his sister dangerously wounded, and afterwards ravished by the whole party.

A few days previously, the same band attacked Mr. Miller's train, killed a Mr. Jackson, wounded Mr. Miller and his daughter. Mr. Harport's train was likewise attacked: after a fight of two hours the Indians were repulsed. A party was attacked, but the Indians were driven back with the loss of one killed and one wounded. Great quantities of rain fell in Oregon, previous to Sept. 23d, and some snow. Weather very cold, and caused much suffering among the immigrants, as well as lack of provisions.

NOVA SCOTIA.

CLOSE OF THE DEBATE.—PRINCIPLE OF THE BILL AFFIRMED BY AN OVERWHELMING MAJORITY.

On Saturday, Mr. Locke opened the debate in a short and sensible speech, advocating the Bill. Mr. Jost spoke in opposition. Mr. Mesher advocated the Railroad, in a speech at some length, and gave a variety of reasons for the vote he was about to give. Mr. Zwicker followed upon the same side, excusing himself for the short address of a previous day. He then had a tooth ache, and he got up to relieve himself, and found that speaking in favour of the measure cured it. Although differing from his colleagues as he was likely to do, he should nevertheless give an independent vote. The Committee for trying Mr. Campbell's election for Colchester was then drawn.

Mr. Henry next addressed the House with his usual ability, in favour of the Bill, but complained of being unwell, and was followed by Mr. Hall who spoke at great length. Mr. Hall was understood to say that he was far above all the influences spoken of by the Member from Annapolis, and although his cautions might have been intended for him, and by the course he should adopt he might alienate political friends, and to meet in future by averted faces where all had been smiles, yet he should discharge his duty to the best of his judgment, and give an independent vote. Mr. Hall illustrated his arguments with many valuable references, and concluded amid his greetings of the galleries.

The Hon. Provincial Secretary closed the debate in a pleasant and humorous address. He commented upon Dr. Brown's description of Nova Scotia in a vein of pretty severe humour, and treated the Member for Guysborough to a little of the same caustic railway. The evening having become well nigh spent, the close was short, and the remarks rather of a discursive and general character. The Provincial Secretary was cheered from both galleries, and sat down amid plaudits. The division was then called for upon the amendment, and the numbers were, for the amendment 13, against 33, which settles the principle of the measure triumphantly. Against the Bill—Messrs. Johnson, Killam, Brown, Wade, Jost, Bourneuf, Comeau, Marshall, Croighton, J. Coffin, Whitman, Ryder, Shaw. For the Bill—Attorney General, Provincial Secretary, Financial Secretary, Messrs. Doyle, Wier, Eason, Annard, Fraser, B. Smith, Mosher, Dimock, E. Young, Hall, Chipman, Fulton, Bent, Archibald, J. S. Campbell, McLellan, Zwicker, Wilkins, Henry, McKinnon, Holmes, Murray, P. Smith, Moore, S. Campbell, Martell, H. Munro, J. Munro, McLeod, McQueen, T. Coffin, Locke, Freeman, John Campbell, Cowie, and the Speaker.

After receiving Petitions against the returns of several of the sitting members, and drawing an Election Committee—Morse vs. Bent—the House proceeded on Monday to take up the Railway Bills. On the reading of the second clause, Hon. Mr. Johnston addressed the Committee at considerable length, and concluded with moving the following Amendment:—

"Resolved, That a Railroad through Nova Scotia, connecting this Province by a line of Railroad through New Brunswick, with the frontier of the State of Maine, and thence with Portland, whereby a grand Railway communication would be opened with the United States, and also with Montreal, Quebec, and other parts of Canada, promises more remunerative returns and more general advantages to this Province, than can be expected from a Railway route from the frontier of Nova Scotia, through New Brunswick directly into Canada; and that the formation of both lines would lead to an expense greater than any benefit to be expected from the concurrent existence of the Two.—And therefore Resolved, That the plan for forming a Railroad through Nova Scotia, be kept distinct from and independent of the formation of a Railroad through New Brunswick directly into Canada."

Mr. Killam, Dr. Brown, and Mr. Marshall followed on the same side, and Hon. Provincial Secretary, Speaker, and others in favor of the original proposition. The Committee divided about 7 o'clock—10 for Mr. Johnston's amendment, and 29 against. Hon. Mr. Johnston then moved another amendment, as follows:—

"Resolved, That an agreement for the formation of a Railroad from Halifax to Quebec through New Brunswick, at the equal expense of the three Provinces of Canada, New Brunswick, and Nova Scotia, will in effect impose upon Nova Scotia the expense of constructing and operating upwards of 65 miles which Canada and 22 miles which New Brunswick would respectively have to bear, were the several Provinces to construct and operate the portion within their own limits, and that a share in the ungranted lands on the line would be a very inadequate consideration for the unequal burden thus imposed on Nova Scotia, more especially as it is proposed by the Bill before the Committee, that should

the expenses of construction be extinguished, each Province shall retain that portion of the Railroad within its own limits.—And therefore Resolved, That in any agreement among the three Provinces of Canada, New Brunswick and Nova Scotia, this Province ought not to be required to assume a greater responsibility than the construction and operation of that portion of the line within its own territory."

This resolution, like its predecessor, was negatived by a large majority—10 for and 30 against.

Monday was almost wholly occupied by the House of Assembly, in debating whether the three central counties should be assessed in larger proportions than other counties, for the support of the Railway, and the result was the reference of the subject to a special Committee, to report to-day, when the House meets at three o'clock.

THE POTATO BLIGHT.—We are happy to have it in our power to record, that this scourge of the farmer has nearly disappeared from this Province. In a few localities, where the soil is damp and cold, it has displayed itself; but in the great agricultural counties, Kings and Annapolis, it has almost entirely disappeared. The yield of potatoes the present season exceeds that of any year since the disease first appeared. The farmers in those counties find a ready sale for their surplus, and at remunerative prices; and never, perhaps, in the history of this Province, were this class more highly blessed, and rewarded for their toil, than during the past year.

The reverses of this class, for the last few years, have not been without their beneficial influences. They have taught them how to husband their resources, and how to retrench many of their extravagances, and also the necessity of zealous industry. If they have only wisdom to profit by the experience, they will find in the end that they were never more the recipients of the favours of Providence, than when the curse of blight and mildew seemed heavy upon their fields. We have as fine a country as the sun shines upon; all we want to make it the happiest, and wisest, is men who can appreciate its worth, and improve its natural advantages to their utmost capacity for good.—Acadian Recorder.

MORTALITY IN WINDSOR.—We are pained to hear that a fearful mortality has been raging in Windsor for the space of several weeks, in the form of Scarlet Fever. Its ravages have been chiefly among children, some families having lost as many as three within a few days. A number of adults, also, have fallen victims. The disease is of the most virulent and deadly kind, and terminates fatally in a few hours. Many a home has been made desolate, and many a heart too, by this fearful scourge.

The R. M. Steamship Europa, arrived from Boston, last evening, at about 10 o'clock, and brings dates to the 12th inst. She had 70 passengers on board, 23 of whom were for Halifax. The following is a summary of the most important items of news received by her arrival.

The United States steam frigate Mississippi arrived on Monday morning last at New York, from the Dardanelles, and had on board 42 of the Companions of Kosuth. Great arrangements were being made for their reception, and they were to remain on board the steamer till they are completed.

Judge Sharkey, it is said, has accepted the appointment of Consul at Havana.

There were 313 deaths in New York City, during the past week.

The Steamer Buckeye State, was destroyed by fire at Buffalo, on the 10th inst. value \$150,000.

Father Mathew's farewell address to the Citizens of the United States, appears in the New York Herald, of the 11th inst.

We learn that the United States difficulties with Spain, are in a fair way of being adjusted, and the American prisoners in Spain released.

According to the latest information, from the Fields of Hostilities between Brazil and the Argentine and Oriental States, Gen. Oribe, the Commander of the forces of the latter Countries, was trying to make a treaty with his enemies.

Peace has been concluded for one year, between Hayti, and Dominica.

Accounts from Santa Fe state, that the society of the territory for the past year has been no better than that in California. Murder and assassination seem to go unpunished, and general confusion prevails.

Advices from Havana to the inst., state that Mr. Thrasher late Editor of the Taro Industrial, with his brother, are closed confined in prison, at the Private Fort.

The steamer Montgomery, with 2,508 bales of cotton on board, was recently burned at Hurricane Island, Vicksburg Miss, Three lives were lost, and the boat and cargo a total loss.

THE LAST GALE IN THE GULF.—We noticed in our last the great gale which occurred in the Gulf and Bay of Chaleur on the 27th ult. We regret to learn from the Gleaner that two more wrecks, besides those already noticed, occurred on that occasion.

The barque Favorite of Newcastle, Paterson, master, from Liverpool to Dalhousie, with a cargo of salt and dry goods, went on shore on Point Missonette, on the south side of the Bay of Chaleur (near Caraque)—the vessel has been condemned; cargo partially saved. The brig Esther, from Carthage, Hay, master, was stranded while endeavouring to enter the harbour of Richibucto, and is to be sold as she lies.

HASZARD'S GAZETTE.

TUESDAY, NOVEMBER 25, 1851.

The Mail arrived on Sunday, but brings no news. The Halifax papers are one and all filled with debates and discussions upon the Railway Bills. Mr. Johnston, whose resolutions we copy in another place, has been defeated by a majority of 20. This is, however, no indication of the strength of parties, the question of the Railway being, by mutual consent, an open one. The following is from the Novascotian, of the 19th inst.:

"The Rail Road never was and cannot be made a party question; it is one on which Conservatives and Liberals can meet on one common platform; and we rejoice that, on the present occasion, the former have had the good sense and patriotism to act for the country, irrespective of former associations. The combination of parties to carry out the Great Question of the day, is creditable to both sides of the House, and the spirit which characterized the discussion affords gratifying evidence of the patriotic motives of gentlemen who on other and, perhaps, less important topics are at variance. The triumph, if triumph there be, is not one of party, but of principle and progress."

We had prepared an article on the "Tenant Compensation Bill," which is unavoidably deferred until our next issue. It is an important question, and one which will require more space than our present No. would admit.

POST OFFICE.—A notice has been given from the Post Office, that the Mails for Halifax, &c., &c., will close on Monday and Thursday nights, at eight o'clock, during the time the steamer Rose will continue to run for the remainder of the season.

TO THE EDITOR OF HASZARD'S GAZETTE.

DEAR SIR; Many rumors have been circulated in this community prejudicial to the Lafayette Insurance Company of Indiana, of which the Hon. W. W. Lord, James Purdie and Benjamin Davies, Esquires, were the local Directors, and of which I had the honor to be the Agent for this Island; and some censure having been attached to the directors and myself for lending our names, as it has been charitably affirmed, for the purpose of deceiving the public, I think it due to the directors and myself to state, that before a Policy had been issued in this Island due inquiry had been made as to the stability of the company, and that the directors and myself were satisfied, from information we received from reliable sources, that the Company was bona fide; and to confirm this impression, a highly respectable Barrister in New York thus writes:—"I think that you may safely engage as your Agent and without fear of being in any way deceived."

Upon this information I commenced to issue Policies on the 16th April last, and the business of the company was increasing, when I received a letter from the President, dated 31st June, 1851, stating that the Board of Directors "conceive that they cannot place themselves before your public in a position to demand their confidence sufficiently to do a desirable and profitable business for the company, and hence they feel it their duty to withdraw their provincial agencies, and confine their operations exclusively to the States."

"You are hereby instructed to have all outstanding risks cancelled and policies surrendered (by returning a rateable proportion of the premium) or else to effect a re-insurance in some company of undoubted solvency."

"Should losses occur within your Agency, exceeding in amount the funds now in your hands, you will lose no time in giving information to the home Office, so that the same can be speedily adjusted and paid."

"I beg to assure you, that in your connexion with the company, you have merited and still possess the confidence of our officers and directors."

Upon the receipt of this letter, I discontinued issuing policies; and as most of the parties interested in outstanding risks were absent, and could not be treated with, I made out lists and sent one to each of my Agents at Halifax, Boston and New York, to get re-insurance effected at the expense of the Lafayette.

In due course I received answer, viz:—"from Halifax, 'declining to name a premium;' from Boston, 'no office here would look at them at this season of the year;' and from New York, 'I have been unable to get any of the company to name a rate.'"

Subsequently I received a letter from the Secretary, setting forth the desire of the Company to wind up their business in haste, and he says, "You may have some difficulty in effecting this object for the Company, but please inform each assured, that it may be for his interest to seek indemnity in some other company."

Immediately on receipt of this letter, I addressed a note to each of the assured, or their agents, to the above effect.

Having heard the rumour that had been industriously circulated by some ill-natured persons, doubting even the existence, as well as the solvency of the company, I addressed a letter to Messrs. Gibson, Stockwell & Co., wealthy Bankers at New York, and by last mail received the following reply, dated 25th October:—

"The Insurance Company at Lafayette are perfectly good for, and will pay any losses that may have occurred through your agency. We are their Bankers here."

Having thus, at some length, placed all the facts before the public, I think that it will acquit the Directors and myself of imprudence in lending our names to this Company—that everything has been done by me that could be done under the circumstances; and that the Company is not only substantial and bona fide, but also able and willing to pay any losses that may have been sustained.

I am, yours truly, CHARLES YOUNG. Charlottetown, Nov. 15, 1851.

(From the Montreal Herald, October 30, 1851.)

LIFE ASSURANCE.—We have so often urged upon our readers, the wisdom—in many cases the duty—of providing for the support and comfort after their deaths, of those dependent upon them, by insuring their lives, that it must appear like a "twice-told tale" to revert to the subject. At the same time, should the perusal of our present remarks induce one head of a family to adopt our advice, and, thus, secure a provision for those, who would, otherwise, be impoverished by his death—an event which awaits us all

—The cup goes round, And who so artful as to put it by!—

should our present remarks, we say, induce one head of a family to insure his life, we shall be well repaid for again directing the attention of such of our readers as, from any of the various motives that may render it advantageous to them, contemplate making a provision for those they must, one day, part from, to the advertisements of the various Life Assurance Companies, which they will find in our columns, and especially to that of the "National Loan Fund Life Assurance Society" of London. We had, some short time ago, occasion to make very special enquiries as to respectability and commercial standing of this company, and nothing could be more satisfactory than their results; as, indeed, the names of the London and Montreal Board of Directors had prepared us to expect would be the case. By perusing its advertisement, the reader will scarcely fail to discover the peculiar advantages which this Society offers to those insuring with it. Its system, it will be seen, combines—and, it appears to us, with perfect security alike to the insurer and the insured—the benefits derivable from the system of Savings Banks and of Life Insurance. A policy effected with the National Loan Fund office performs a double office; it may either be the means of promoting the welfare of the insured during his life, or of providing for that of his family at his death—or rather, it may, at the same time, aid him in both. This result is attained by the Society binding itself at all times to lend to the assured upon interest, one-half of whatever amount of annual premiums he may have paid upon his policy, and this without personal liability, or even deposit of the policy, but by simple endorsement of the amount borrowed thereon. For example, we will suppose a man of 30 years of age insured his life for £1,000—his annual payment for which, according to the Society's rates, would be £26 13s. 4d. (about £4 10s. a year on the whole sum above the ordinary rates charged without these important advantages.) Should he die at the expiration of ten years from the date when he effected his insurance, his family will receive £733 6s. 8d. more than he had paid in amount rates—than his savings, in short—receiving, besides, his share of profits; and it must not be forgotten, that the fact of his having insured his life may probably have been the means of forcing him to lay by this amount from his income; for few men, of limited means and large families have the self-control to deny themselves or their children the pleasure of spending an amount, the saving of which would, apparently, so little benefit them; and it is only the fear of their families losing entirely the benefit of past payments, that spurs them on to make the annual payment of their Life Policies, at whatever sacrifice of present enjoyments. But we will suppose that the party survives the ten years, and that he then, from some of the numerous casualties to which all are exposed, either finds it impossible to continue his annual payment of £26 13s. 4d. upon his policy, or requires a little pecuniary assistance for any other purpose, he can, at once, without trouble, assignment of his policy, or solicitation to others, obtain, as a right a cash credit of £133 6s. 8d. from the Society, or dispose of his policy for this amount. We have taken ten years as the term by which to exemplify the working of this system, but of course the principle equally applies at any time during the existence of the policy, and will according to circumstances, be found more or less beneficial to the insured than in any case we have supposed. The adoption of this combination of the advantages derived from the simple accumulation of savings, and the securing to the survivors the benefit of averaging the life of those on whom they depend, and thus escaping the disastrous results of their sudden or premature decease, is, we think, the great merit of the National Loan Fund system. We are well aware that life insurance is frequently and beneficially resorted to as a means for facilitating pecuniary arrangements of every description; but, in the vast majority of cases, we believe, it is adopted by the right-hearted and affectionate father, to ward poverty and distress from the lot of those who are dearer to him than life, in the event of their being deprived of his protection and care. Life Assurance, of all the inventions and discoveries of modern times, is most eminently calculated to prove the stay of the widow and orphan—to protect them from the cold selfishness of the world—and therefore is it that we lose no opportunity of explaining its merits, and enforcing them upon the attention of our readers.

The business of the National Loan Fund Society is rapidly increasing—by their annual report of this year, it will be seen that they issued 1056 policies in 1850. The General Agency in this city, under the direction of an influential and experienced Local Board, has done a large business and is distinguished for its prompt adjustment of claims.

Royal Agricultural Society.

COMMITTEE MEETING, November 19, 1851.

PRESENT: Hon. Stephen Rice, Present. His Honor Judge Peters, First Vice President, Charles Hazzard, Esq., Second Vice President, Hon. W. Swabey, Hon. George Coles, Hon. J. M. Holl, C. Stewart, Esq., Alexander Laird, Esq., D. Hodgson, Esq., A. Fraser, Esq., Mr. George Beer, jun., Mr. Henry Longworth. Read the proceedings of last Meeting, also letters from Hon. W. Swabey, T. Whally, J. McGill, and others. Resolved, That this Committee having ascertained that the Rams lately imported, and selected for sale in King's and Prince Counties have been used whilst in their charge, pledge themselves to take care that there shall be no occurrence of a similar circumstance at any future importation. Resolved, That the Secretary do immediately insure the stock of Seed, &c., now in the Store of the Society, to the amount of £600 currency, for six months. The Secretary having reported that the Society's large order of Seeds, &c., from England, for next Spring's supply, had arrived in good condition, it was Ordered, That the prices be fixed as follows:—